



## Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

Division of Health Care Financing  
Department of Health and Family Services

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### Memorandum

Date: May 14, 1999

To: Policyholders of the Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

From: HIRSP

Re: New rates for Plan 2 effective July 1, 1999

HIRSP recently approved new rate schedules, effective with your first renewal on or after July 1, 1999.

Plan 2 rates will increase between 3.7% and 23.4%, depending upon the policyholder's age, gender and zone of residence, and whether or not the policyholder is currently receiving a premium subsidy. The increase in Plan 2 rates brings these premiums up to a level that more accurately reflects claims costs for Plan 2 policyholders.

Premium rates for Plan 1 policyholders will not change.

Revised rate schedules for nonsubsidized policyholders are printed on the back of this memorandum. If you have a subsidized premium, HIRSP will adjust rates according to your subsidy level. Your May 28, 1999, billing notice will indicate premiums based on these increases.

Please contact HIRSP Customer Service at the above telephone numbers if you have any questions about these rate increases.

Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

Monthly Premium

Effective Date: 07/01/1999

Plan A/Male			
Age Bracket	Zone		
	1	2	3
0 - 24	\$126.00	\$114.00	\$101.00
25 - 29	\$129.00	\$117.00	\$104.00
30 - 34	\$147.00	\$132.00	\$117.00
35 - 39	\$167.00	\$150.00	\$134.00
40 - 44	\$200.00	\$180.00	\$159.00
45 - 49	\$254.00	\$228.00	\$203.00
50 - 54	\$335.00	\$302.00	\$269.00
55 - 59	\$438.00	\$395.00	\$351.00
60 - 64	\$539.00	\$485.00	\$431.00
65 +	\$539.00	\$485.00	\$431.00

Plan A/Female			
Age Bracket	Zone		
	1	2	3
0 - 18	\$126.00	\$114.00	\$101.00
19 - 24	\$174.00	\$158.00	\$140.00
25 - 29	\$186.00	\$168.00	\$149.00
30 - 34	\$206.00	\$185.00	\$165.00
35 - 39	\$224.00	\$201.00	\$179.00
40 - 44	\$248.00	\$224.00	\$198.00
45 - 49	\$291.00	\$261.00	\$233.00
50 - 54	\$335.00	\$300.00	\$267.00
55 - 59	\$383.00	\$344.00	\$306.00
60 - 64	\$450.00	\$405.00	\$360.00
65 +	\$450.00	\$405.00	\$360.00

Plan B/Male			
Age Bracket	Zone		
	1	2	3
0 - 24	\$91.00	\$82.00	\$73.00
25 - 29	\$93.00	\$84.00	\$75.00
30 - 34	\$106.00	\$95.00	\$84.00
35 - 39	\$120.00	\$108.00	\$96.00
40 - 44	\$144.00	\$130.00	\$114.00
45 - 49	\$183.00	\$164.00	\$146.00
50 - 54	\$241.00	\$217.00	\$194.00
55 - 59	\$315.00	\$284.00	\$253.00
60 - 64	\$388.00	\$349.00	\$310.00
65 +	\$388.00	\$349.00	\$310.00

Plan B/Female			
Age Bracket	Zone		
	1	2	3
0 - 18	\$91.00	\$82.00	\$73.00
19 - 24	\$125.00	\$114.00	\$101.00
25 - 29	\$134.00	\$121.00	\$107.00
30 - 34	\$148.00	\$133.00	\$119.00
35 - 39	\$161.00	\$145.00	\$129.00
40 - 44	\$179.00	\$161.00	\$143.00
45 - 49	\$210.00	\$188.00	\$168.00
50 - 54	\$241.00	\$216.00	\$192.00
55 - 59	\$276.00	\$248.00	\$220.00
60 - 64	\$324.00	\$292.00	\$259.00
65 +	\$324.00	\$292.00	\$259.00

Plan 2/Male			
Age Bracket	Zone		
	1	2	3
0 - 24	\$84.00	\$77.00	\$68.00
25 - 29	\$86.00	\$78.00	\$69.00
30 - 34	\$97.00	\$88.00	\$78.00
35 - 39	\$111.00	\$101.00	\$89.00
40 - 44	\$135.00	\$120.00	\$106.00
45 - 49	\$170.00	\$152.00	\$136.00
50 - 54	\$225.00	\$202.00	\$179.00
55 - 59	\$292.00	\$263.00	\$234.00
60 - 64	\$359.00	\$323.00	\$287.00
65 +	\$359.00	\$323.00	\$287.00

Plan 2/Female			
Age Bracket	Zone		
	1	2	3
0 - 18	\$84.00	\$77.00	\$68.00
19 - 24	\$116.00	\$106.00	\$93.00
25 - 29	\$125.00	\$113.00	\$99.00
30 - 34	\$137.00	\$124.00	\$111.00
35 - 39	\$149.00	\$135.00	\$119.00
40 - 44	\$165.00	\$150.00	\$132.00
45 - 49	\$195.00	\$174.00	\$156.00
50 - 54	\$224.00	\$200.00	\$179.00
55 - 59	\$256.00	\$231.00	\$203.00
60 - 64	\$300.00	\$269.00	\$240.00
65 +	\$300.00	\$269.00	\$240.00

Zone 1 = Zip codes 532\_\_

Zone 2 = Zip codes 530\_\_, 531\_\_, 534\_\_, and 537\_\_

Zone 3 = All other zip codes